अनुसूचित भारतीय वाणिज्यिक बैंकों को नवम्बर 1987 में जारी किए गए अपने पहले के निर्देशों को अगस्त 1993 में दोहराते हुए कहा है कि बैंकों को ग्रामीण क्षेत्रों से संबंधित सभी संबद्ध प्रशिक्षण कार्यक्रमों के भाग के रूप में लैक्चर के उपयुक्त सत्र, प्राथमिकता क्षेत्र का वित्तपोषण और गरीबी उन्मूलन कार्यक्रम आदि शामिल करने चाहिए। भारतीय रिजर्व बैंक द्वारा दी गई सूचना के अनुसार अल्पसंख्यक समुदाय बहुल वाले पता लगाए गए 41 जिलों में अल्पसंख्यक समुदाय के ऋणकर्ता खातों की संख्या मार्च, 1990 में 12.25 लाख थी। यह संख्या मार्च 1993 में बढ़कर 13.60 लाख हो गई। इन अल्पसंख्यक समुदाय बहुल वाले पता लगाए गए 41 जिलों में इसी अवधि के दौरान बकाया राशियां 721 करोड़ रुपए बढ़कर 952 करोड़ रुपए हो गई। देश के भी जिलों में अल्पसंख्यक समुदायों को प्राथमिकता क्षेत्र का ऋण भी मार्च 1990 में 4,332 करोड़ रुपए से बढ़कर मार्च 1993 में 5,675 करोड़ रुपए हो गया। अल्पसंख्यक समुदाय के ऋण कर्ता खातों की संख्या भी मार्च 1990 में 53 लाख से बढ़कर मार्च 1993 में 57 लाख हो गई।

**राष्ट्रीयकृत बैंकों में जन प्रतिनिधियों के पदों की रिक्तियां**

2609. **श्री ईश दत्त यादव** : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि राष्ट्रीयकृत बैंकों के प्रबन्धन में निर्वाचित/नाम-निर्देशित किए जाने वाले जन-प्रतिनिधियों के कई पद काफी समय से रिक्त हैं जिससे जन-प्रतिनिधित्व पर प्रतिकूल असर पड़ रहा है; और

(ख) यदि हां, तो इस पर सरकार की क्या प्रतिक्रिया है?

**वित्त मंत्रालय में राज्य मंत्री और संसदीय कार्य मंत्रालय में राज्यमंत्री (डा. अबरार अहमद)** : (क) और (ख) राष्ट्रीयकृत बैंकों को नियंत्रित करने वाले कानूनों में, प्रत्येक राष्ट्रीयकृत बैंक के निदेशक-बोर्ड में नौ गैर-सरकारी निदेशक नियुक्त करने की व्यवस्था की गई है। इस समय 19 राष्ट्रीयकृत बैंकों के बोर्डों में गैर-सरकारी निदेशकों के 85 पद खाली पड़े हैं। सरकार ने इन खाली पदों को भरने के लिए पहले ही आवश्यक कार्रवाई आरम्भ कर दी है।

**POOR PERFORMANCE OF PUBLIC SECTOR UNDERTAKINGS**

2610. PROF. SAURIN BHATTACHARYA : Will the Minister of FINANCE be pleased to state :

(a) on what basis did the Finance Minister exonerate Managements of Public Undertakings from the responsibility for poor functioning of P.S.Us;

(b) when he blames political interferences besides lack of work culture, what part of the management is the product of political interference;

(c) how the Management can be exonerated from the responsibility for the ills of P.S.Us; and

(d) whether lack of work culture concerns workers and it is not anti-workers ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED) : (a) to (d) The unsatisfactory performance of a number of public sector undertakings (PSUs) is due to a variety of factors such as huge cost and time over-runs in project implementation, adverse locational and investment decisions in some sectors and implicit low return for reasons of high risk involved for supply of basic infrastructural goods and services. Government has since undertaken a number of reforms in the public sector. These reforms include, inter-alia, phasing out of Budgetary support in the form of non-plan loans to loss-making enterprises; disinvestment upto 49 per cent in select profit making enterprises for mobilising non-inflationary resources for the Budget, as also for broad basing ownership and creating a greater commercial ori-

entation in the management of public sector enterprises; permission to PSUs to form joint ventures abroad and to raise fresh equity from the market and bringing the sick PSUs under the purview of the Sick Industrial Companies Act (SICA). The prevailing work culture in the public sector needs to be overhauled so as to ensure managerial autonomy and accountabilities and greater participation of workers in the development processes of the public sector.

## UNSECURED ADVANCES/LOANS BY COMMERCIAL BANKS

2611. SHRI BHUPINDER SINGH MANN : Will the Minister of FINANCE be pleased to state :

(a) whether according to Reserve Bank of India instructions unsecured advances/loans by the commercial banks are liable to be charged with a warranty (guarantee) fee to cover the cost of premium paid by the banks whereas in the case of secured loans (agricultural loans) no warranty fee is allowed to be charged;

(b) if so, whether it is a fact that despite the exemption of warranty fee all the commercial banks have charged crores of rupees from the farmers throughout the country in the past and still continuing with the illegal and unjust practice;

(c) whether Government propose to curb this malpractices and take steps for refund of wrongly charged amount; and

(d) if so, the details thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED) : (a) and (b) Reserve Bank of India (RBI) instructions on charging of guarantee fees are as follows :—

(1) The premium payable to DICGC on advances granted to the "Weaker Sections" in the priority sector should be borne by the banks and should not be recovered from the borrowers. The weaker sections comprises of :

(i) Small and marginal farmers with land holdings of 5 acres or less, landless labourers, tenant framers & share-croppers.

(ii) Artisans, Village and Cottage industries where individual credit requirements do not exceed Rs. 25,000/-.

(iii) IRDP beneficiaries.

(iv) Scheduled Castes and Scheduled Tribes.

(v) Beneficiaries under DRI Scheme.

(2) In the case of advances where the banks charge interest of 15 percent (excluding interest tax) or more the banks will have to absorb the guarantee fees.

(2) In all other cases the banks should ensure that the lending rate as stipulated together with the guarantee fee, irrespective of whether it is levied separately or not, does no exceed 15 percent.

(c) and (d) Any non-compliance with the above instructions brought to the notice of the RBI/Government is taken up with the concerned banks.

## DACOITIES IN NATIONALISED BANKS

2612. DR. SANJAYA SINGH : Will the Minister of FINANCE be pleased to state :

(a) what is the number of dacoition that took place in Nationalised Banks during the last two years alongwith the details of losses suffered by each bank durng that period;

(b) whether it is a fact that the guards posted in the Nationalised Banks are provided with outdated weapons and as a result thereof the dacoits commit robbery with any amount of resistance from the guards;